

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In Re: : **CHAPTER 13**
JESSE CHARLES LAY, : **CASE NO. 10-80953-WLS**
: **JUDGE: WILLIAM L. STOCKS**
: **Debtor.** :

**CREDITOR'S RESPONSE TO TRUSTEE'S
MOTION TO DISALLOW CLAIM**

**COMES NOW, Bank of America, N.A., its Successors and/or Assigns, by and through
its servicing agent, BAC Home Loans Servicing, L.P., Creditor/Respondent herein, and files this
Response to the Trustee's Objection to its secured Claim:**

Respondent hereby opposes the Objection, and shows that all amounts listed on its Proof of
Claim are proper and allowable under the provisions of the United States Bankruptcy Code.

WHEREFORE, Respondent respectfully prays that its Claim be fully allowed, and that the
Objection to Claim be dismissed.

Respectfully submitted, this 24th day of November, 2010.

Respectfully submitted,

/S/ Angel R. Gordon
Angel R. Gordon, Bar Number 24996
Attorney for Creditor
Johnson & Freedman, LLC
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Atlanta, GA 30329
(770) 234-9181, ext. 8888
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In Re:

JESSE CHARLES LAY,

Debtor. : **CHAPTER 13**
: **CASE NO. 10-80953WLS**
: **JUDGE WILLIAM L. STOCKS**
: _____

CERTIFICATE OF SERVICE

The undersigned does hereby certify that a true and exact copy of the attached RESPONSE has been served by United States mail, postage prepaid, or electronically, through the Court's Electronic Filing System to all parties indicated on the electronic filing receipt, to the following parties on the 24th day of November, 2010:

Jesse Charles Lay
500 Guy Walker Way
Durham, NC 27703

Richard M. Hutson, II
302 East Pettigrew St., Suite B-140
P. O. Box 3613
Durham, NC 27702-3613

Linda Williams -Lay
500 Guy Walker Way
Durham, NC 27703

John T. Orcutt
Suite 203
6616 Six Forks Road
Raleigh, NC 27615

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

/S/ Angel R. Gordon
Angel R. Gordon, Bar Number 24996
Attorney for Creditor
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